

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Beverly R. Warner

No. 05-37792

SUMMARY OF SCHEDULES

	Attached (Yes/no)	No. of sheets	Amounts Scheduled		
NAME OF SCHEDULE			ASSETS	LIABILITIES	OTHER
A - REAL PROPERTY	Y	1	\$ 0.00		
B - PERSONAL PROPERTY	Y	2	\$12,350.00		
C - PROPERTY CLAIMED AS EXEMPT	Y	1			
D - CREDITORS HOLDING SECURED CLAIMS	Y	1		\$ 29,722.00	
E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS	Y	1		\$ 6,012.00	
F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS	Y	3		\$ 15,160.46	
G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES	Y	1			
H - CODEBTORS	Y	1			
I - CURRENT INCOME OF INDIVIDUAL DEBTOR	Y	1			\$1,142.00
J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	Y	1			\$1,842.00
TOTAL NUMBER OF SHEETS OF ALL SCHEDULES		13			
TOTAL ASSETS			\$ 12,350.00		
TOTAL LIABILITIES				\$ 50,894.46	

In re: Beverly R. Warner

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
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[illegible]

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan and homestead associations, or	Commerce Bank - Checking Account Savings Account	\$ 1,000.00 2,500.00
3. Security deposits with public utilities, telephone	Security Deposit	1,100.00
4. Household good and furnishings including audio, video and computer equipment.	Contents of House/Furniture	5,000.00
5. Books; pictures and other art objects; antiques; stamp,		
6. Wearing apparel	Clothing	750.00
7. Furs and jewelry	Jewelry	1,500.00
8. Firearms and sports, photographic, and other hobby equipment.	Snowboarding Equipment	1,000.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund		
10. Annuities, itemize and name each issuer		
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize		
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		
13. Interest in partnerships or joint ventures. Itemize.		
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.		
15. Accounts receivable		
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		

SCHEDULE B - PERSONAL PROPERTY
(CONTINUED)

TYPE OF PROPERTY	DESCRIPTION OF PROPERTY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		
20. Other contingent and unliquidated claims of every		
21. Patents, copyrights, and other intellectual		
22. Licenses, franchises, and other general intangibles. Give particulars.		
23. Automobiles, trucks, trailers, and other vehicles and accessories.	1998 Ford F-150 - 100,000 miles 2004 Chrysler Crossfire	\$ 3,000.00 \$ 15,000.00
24. Boats, motors, and accessories		
25. Aircraft and accessories.		
26. Office equipment, furnishings, and supplies.		
27. Machinery, fixtures, equipment, and supplies used in business.		
28. Inventory		
29. Animals		
30. Crops - growing or harvested. Give particulars		
31. Farming equipment and implements.		
32. Farm supplies, chemicals, and feed.		
33. Other personal property of any kind not already listed. Itemize.		
	TOTAL:	\$ 27,350.00

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

☒ 11 U.S.C. Section 522(b)(1): Exemptions provided in 11 U.S.C. Section 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. Section 522(b)(2): Exemptions provided under applicable non-bankruptcy, federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Commerce Bank, Checking Account	11 U.S.C. § 522(d)(5)	\$1,000.00	\$1,000.00
Commerce Bank, Savings Account	11 U.S.C. § 522(d)(5)	\$ 2,500.00	\$2,500.00
Security Deposit	11 U.S.C. § 522(d)(5)	\$1,100.00	\$1,100.00
Contents of House/Furniture	11 U.S.C. § 522(d)(3)	\$5,000.00	\$5,000.00
Clothing	11 U.S.C. § 522(d)(3)	\$ 750.00	\$ 750.00
Jewelry	11 U.S.C. § 522(d)(4)(5)	\$1,500.00	\$1,500.00
Snowboarding Equipment	11 U.S.C. § 522(d)(5)	\$ 1,000.00	\$1,000.00
1998 Ford F-150 100,000 miles	11 U.S.C. § 522(d)(2)(5)	\$3,000.00	\$3,000.00

In re:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C U D	AMOUNT OF CLAIM CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
1011243177 Daimler Chrysler 200 Tournament Drive Horsham, PA 19044			2004 Chrysler Crossfire Carloan FMV: \$ 15,000.00		\$ 29,722.00	\$ 14,722.00

SUBTOTAL:

TOTAL: \$ 29,722.00

In re:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.

- ☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507 (a)(2).
- ☐ Wages, salaries, and commissions
Wages salaries and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).
- ☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).
- ☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507 (a)(5).
- ☐ Deposits by individuals
Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507 (a)(6).
- ☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507 (a)(7).

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
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City of Philadelphia 1515 Arch Street Law Department, 15 th Floor Philadelphia, PA 19102			Business Taxes		\$6,012.12	\$ 6,012.12

SUBTOTAL:

TOTAL: **\$6,012.12**

In re: Beverly R. Warner

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C U D	AMOUNT OF CLAIM
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4226610001 Chase NA P.O. Box 15006 Wilmington, DE 19850			Date Opened - 8/90 Credit Card		\$6,058.00
3119992014 PGW 800 Montgomery Ave. Philadelphia, PA 19122			Date Opened - 5/95 Residential Gas		2,396.00
486236242473 Capital One Bank 4851 Cox Road Richmond, VA 23229			Date Opened - 3/04 Credit Card		686.00
4767259 Cavalry Portfolio Service 4050 East Cotton Center Blvd. Phoenix, AZ 85040			Date Opened - 12/04 Sprint		338.00
AT T-1ATTW019252190 Palisades 210 Sylvan Avenue Englewood Cliffs, NJ 07632			AT&T Wireless		202.00
076324280801 Stanley M. Feldman, DD 7635 Roosevelt Blvd. Phila., PA			Dental Bill		312.00

SUBTOTAL: \$9,992.00

TOTAL:

In re:

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITORS NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C U D	AMOUNT OF CLAIM
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11712104560183871 Trojan Professional SE 10571 Calle Lee Los Alamitos, CA 90720			Douglas Reich, DMD		\$ 56.00
4831 DRL Associates 344 Prospect Avenue Hackensack, NJ 07601-2601			Nirvana Health Club		\$ 622.00
5696 DRL Associates 344 Prospect Avenue Hackensack, NJ 07601-2601			Nirvana Health Club		\$1,078.00
3119992014 PGW P.O. Box 7789 Philadelphia, PA 19101-7789			Utility Bill		\$ 510.00
M100246053 Einstein Practice Plan, Inc. P.O. Box 13918 Philadelphia, PA 19101-3918			Medical Bill		\$ 289.00
ZZR141729699 Roosevelt Emergency Physician P.O. Box 41481 Philadelphia, PA 19101-1481			Medical Bill		\$ 277.00

SUBTOTAL: \$ 2,832.00

TOTAL: \$ 12,824.00

In re:

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITORS NAME AND	CO	H	DATE CLAIM WAS INCURRED	C	AMOUNT OF
MAILING ADDRESS	D	W	AND CONSIDERATION FOR	U	CLAIM
INCLUDING ZIP CODE	E	J	CLAIM IF CLAIM IS SUBJECT	D	
	B	C	TO SETOFF, SO STATE		
	T				

3492565072 Quest Diagnostics P.O. Box 41652 Philadelphia, PA 19101-1652			Medical Bill		\$ 327.00
NO14172969 Catholic Health East P.O. Box 7777W-0475 Philadelphia, PA 19175-0475			Medical Bill - Nazareth Hospital		\$ 849.18
25152466 Albert Einstein Healthcare Network P.O. Box 8500-7135 Philadelphia, PA 19178-7135			Medical Bill		\$ 1,160.28

SUBTOTAL: \$ 2,336.46

TOTAL: \$ 15,160.46

In re:

SCHEDULE G- EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND ADDRESS, INCLUDING ZIP CODE,
OF OTHER PARTIES TO LEASE OR CONTRACT

DESCRIPTION OF CONTRACT OR LEASE AND NATURE
OF DEBTOR'S INTEREST, STATE WHETHER LEASE
IS FOR NONRESIDENTIAL REAL PROPERTY, STATE
CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

Chang BzngZou
6057 Ogontz Avenue
Philadelphia, PA 19141

Lease of:
8725 Hargrave Street
Philadelphia, PA 19152

In re:

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Frances Soslow 8844 Manchester Street Philadelphia, PA 19152	Chase Visa P.O. Box 15006 Wilmington, DE 19850
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In re:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS	DEPENDENTS OF DEBTOR AND SPOUSE	AGE	RELATIONSHIP
DIVORCED			
	Steven Warner, Jr.	17	Son
	Justin Warner	11	Son

EMPLOYMENT:	
OCCUPATION:	Cleaner
NAME OF EMPLOYER:	Self Employed
HOW LONG EMPLOYED:	3 Years
ADDRESS OF EMPLOYER:	8725 Hargrave Street Philadelphia, PA 19152

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions	\$ 1,000.00	
Estimate monthly overtime		
SUBTOTAL		
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security		
b. Insurance		
c. Union dues		
d. Other		
SUBTOTAL OF PAYROLL DEDUCTIONS		
TOTAL NET MONTHLY TAKE HOME PAY		
Regular income from operation of business or profession or farm (attach detailed statement)		
Income from real property		
Interest and dividends		
Alimony, maintenance or support payments payable to the debtor for the Debtor's use or that of dependant's listed above. Child Support	\$ 142.00	
Social security or other government assistance (Specify)		
Pension or retirement income		
Other monthly income (Specify) Unemployment Compensation - Wife		
TOTAL MONTHLY INCOME		
TOTAL COMBINED MONTHLY INCOME	\$ 1,142.00	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document.

In re:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment: (include lot rented for mobile home)	\$ 300.00
Are real estate taxes included? <input type="checkbox"/> Yes <input type="checkbox"/> No Is property insurance included? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities Electricity and heating fuel	125.00
Water and Sewer	50.00
Telephone	100.00
Gas	100.00
Cable	67.00
Cell Phone	50.00
Oil	
Home maintenance (repairs and upkeep)	
Food	500.00
Clothing	250.00
Laundry and dry cleaning	
Medical and dental expenses	50.00
Transportation (not including car payments)	125.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	
Charitable contributions	100.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	
Taxes (not deducted from wages or included in home mortgage payments) (specify)	
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan).	
Auto	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at your home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other - Health Club	25.00
Other -	
Other -	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,842.00
FOR CHAPTER 12 AND 13 DEBTORS ONLY (Provide the information requested below)	
A. Total projected monthly income	
B. Total projected monthly expenses	
C. Excess income (A minus B)	
D. Total amount to be paid into plan each month	



In re:

Debtor(s)

Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 13 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date 9/26/05Signature: Beverly Warner

Debtor

Date

Signature: _____

(Joint Debtor, if any)

(If joint case, both spouses must sign.)

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature: _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

IN RE:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to all applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11U.S.C. § 101.

<input type="checkbox"/> None. 1. Income from Employment or Operation of Business. State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Give AMOUNT and SOURCE (If more than one.)	2005 - \$ 10,000.00 to Date 2004 - \$ 12,000.00 2003 - \$ 12,000.00
<input type="checkbox"/> None. 2. Income other than from Employment or Operation of Business. State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give AMOUNT and SOURCE.	. \$ 142.00/month child support.
3. Payments to Creditors. <input type="checkbox"/> None. a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID AND AMOUNT STILL OWING.	
<input checked="" type="checkbox"/> None. b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, DATE OF PAYMENT, AMOUNT PAID and AMOUNT STILL OWING.	

<p>4. Suits, Executions, Garnishments and Attachments <input type="checkbox"/> None. a. List all suits to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give CAPTION OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT AND LOCATION and STATUS OR DISPOSITION.</p>	<p>City of Philadelphia v. Beverly Warner Phila. Municipal Court # CE-05-04-75-0035 Plaintiff's attorney Victor M. Sosa I.D. # 91553 1515 Arch Street, 15th Fl., Philadelphia, PA 19102</p>
<p><input checked="" type="checkbox"/> None. b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.</p>	
<p><input type="checkbox"/> None. 5. Repossessions, Foreclosures, and Returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY</p>	<p>See # 4</p>
<p>6. Assignments and receiverships <input checked="" type="checkbox"/> None. a. Describe any assignment of property for the benefit of creditors made with 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF ASSIGNEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.</p>	
<p><input checked="" type="checkbox"/> None. b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER AND DESCRIPTION AND VALUE OF PROPERTY.</p>	
<p><input checked="" type="checkbox"/> None. 7. Gifts List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$ 200 in value per individual family member and charitable contributions aggregation less than \$ 100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT and DESCRIPTION AND VALUE OF GIFT.</p>	

<p><input checked="" type="checkbox"/> None. 8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.</p>	
<p><input checked="" type="checkbox"/> None. 9. Payments Related to Debt Counseling or Bankruptcy List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case. Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.</p>	<p>David J. Averett, Esquire, \$ 500.00.</p>
<p><input checked="" type="checkbox"/> None. 10. Other Transfers List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR, DATE and DESCRIBE PROPERTY TRANSFERRED AND</p>	
<p><input checked="" type="checkbox"/> None 11. Closed Financial Accounts List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of the case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is not filed.) Give NAME AND ADDRESS OF INSTITUTION TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.</p>	
<p><input checked="" type="checkbox"/> None 12. Safe Deposit Boxes List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is not filed.) Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.</p>	
<p><input checked="" type="checkbox"/> None 13. Setoffs List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OR CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF</p>	
<p><input checked="" type="checkbox"/> None 14. Property Held for Another Person List all property owned by another person that the debtor holds or controls. Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.</p>	

☐ **None 15. Prior Address of Debtor**

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse. Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

1131 Knorr Street
Phila., PA 19111
prior to 2005.

16. Spouses and Former Spouses

☒ **None** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case; identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

☒ **None** a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE,
ENVIRONMENTAL LAW

☒ **None** b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS, NAME AND ADDRESS OF GOVERNMENTAL UNIT, DATE OF NOTICE,
ENVIRONMENTAL LAW

☒ **None** c. List all judicial or administrative proceedings, including settlements, or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENT UNIT, DOCKET NUMBER, STATUS OR DISPOSITION

The following questions are to be completed as shown below.*

18. Nature, Location and Name of Business*

☒ **None** a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

Give NAME, ADDRESS, NATURE OF BUSINESS and BEGINNING AND ENDING DATES OF OPERATION.

<p>19. Books, Records, and Financial Statements: <input type="checkbox"/> None a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor. Give NAME AND ADDRESS AND DATES SERVICES RENDERED.</p> <p><input type="checkbox"/> None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case had audited the books of account and records, or prepared a financial statement of the debtor. Give NAME, ADDRESS and DATES SERVICES RENDERED.</p>	
<p><input type="checkbox"/> None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. Give NAME AND ADDRESS.</p> <p><input type="checkbox"/> None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to who a financial statement was issued with the two years immediately preceding the commencement of this case by the debtor. Give NAME AND ADDRESS and DATE ISSUED.</p>	
<p>20. Inventories <input type="checkbox"/> None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. Give DATE OF INVENTORY, INVENTOR, SUPERVISOR and DOLLAR AMOUNT OF INVENTORY (specify cost, market or other basis).</p> <p><input type="checkbox"/> None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. Give DATE OF INVENTORY and NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS.</p>	
<p>21. Current partners, Officers, Directors and Shareholders <input type="checkbox"/> None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. Give NAME AND ADDRESS, NATURE OF INTEREST and PERCENTAGE OF INTEREST.</p> <p><input type="checkbox"/> None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation. Give NAME AND ADDRESS, TITLE and NATURE AND PERCENTAGE OF STOCK OWNERSHIP.</p>	
<p>22. Former partners, Officers, Directors and Shareholders <input type="checkbox"/> None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. Give NAME, ADDRESS and DATE OF WITHDRAWAL.</p> <p><input type="checkbox"/> None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case. Give NAME AND ADDRESS, TITLE and DATE OF TERMINATION.</p>	
<p><input type="checkbox"/> None 23. Withdrawals from a Partnership or Distributions by a Corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case. Give NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR, DATE AND PURPOSE OF WITHDRAWAL, and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.</p>	

24. Tax Consolidation Group <input checked="" type="checkbox"/> None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case. NAME OF PARENT CORPORATION, TAXPAYER IDENTIFICATION NUMBER (EIN)	
25. Pension Funds <input checked="" type="checkbox"/> None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case. NAME OF PENSION FUND, TAXPAYER IDENTIFICATION NUMBER (EIN)	

Unsworn Declaration under Penalty of Perjury

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

9/26/05 Brendy Warner _____
Date Signature of Debtor Date Signature of Debtor

(If completed on behalf of a partnership or corporation) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge information and belief.

Date Signature Print Name and Title

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement: Fine of up to \$ 500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

[Caption as in Form 16B]

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property

Creditor's name

None

b. Property to Be Retained

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2004 Chrysler Crossfire	Daimler Chrysler			<input checked="" type="checkbox"/>

Date:

9/26/05

x B. W. Warner
 Signature of Debtor

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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United States Bankruptcy Court

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

**Chapter 7—Liquidation, or
Chapter 11—Reorganization, or
Chapter 13—Adjustment of Debts of an Individual
with Regular Income**

If you have any questions regarding the information contained in this notice, you should consult with your attorney.

Clerk of Court

ACKNOWLEDGMENT

I hereby certify that I have read this notice.

DATED:

Debtor Beverly Warner

Joint Debtor, if any _____

INSTRUCTIONS: *If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.*

In re

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 500.00
 - (b) prior to filing this statement, debtor(s) have paid \$ 500.00
 - (c) the unpaid balance due and payable is \$ 0.00
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:

9/26/05

Respectfully submitted, *



Attorney for Petitioner

Attorney's name and address: David J. Averett, Esq., 7719 Castor Avenue, Phila., PA 19152